

# Monthly Delinquent Loan Report

on Loans that are 30 or More Days Delinquent

## Single Family Default Monitoring System

**U.S. Department of Housing  
and Urban Development**  
Office of Housing  
Federal Housing Commissioner

OMB Approval No. 2502-0060  
(exp. 03/31/2006)

|   |                                       |  |                                 |  |               |                           |  |   |              |               |  |
|---|---------------------------------------|--|---------------------------------|--|---------------|---------------------------|--|---|--------------|---------------|--|
| 1. Name of Mortgagee or Submitting Organization |                                       |  |                                 | 3a. Last Name of Contact Person  |               |                           |  | <b>HUD Use Only</b>                       |              |               |  |
| 2a. Number & Street Address                     |                                       |  |                                 | 3b. First Name of Contact  |               |                           |  | 4a. Principal HUD Servicing Office (city) |              |               |  |
| 2b. City  |                                       | 2c. State                                  | 2d. Zip Code                    | 3c. Telephone (include area code)  |               |                           |  | 4b. State                                 | 4c. Zip Code |               |  |
| 5. Mortgage Status (2digits)                    | 6. Period Ending Date                 | 7. Ten-Digit Mortgagee No. Assigned by HUD |                                 | 8. Mortgage Loan Number (may not exceed 20 characters including hyphens) |               |                           |  | 9. FHA Case No. (9digits)                 |              | 10. ADP Code  |  |
| 11a. Mortgagor's Last Name                      |                                       | 11b. Initials                              | 12a. Co-Mortgagor's Last Name   |  | 12b. Initials | 13a. Property Street No.  |  | 13b. Street Name                          |              |               |  |
| 11c. Mortgagor's Soc.Sec.No.                    |                                       |  | 12c. Co-Mortgagor's Soc.Sec.No. |  |               | 13c. City                 |  |   | 13d. State   | 13e. Zip Code |  |
| 14. Due Date of First Payment                   | 15. Date of Oldest Unpaid Installment | 16a. DDS Code                              | 16b. DDS Date                   | 17. Occupancy Status   |               | 18. Occupancy Status Date |  | 19. Unpaid Balance                        |              | 20. DDR Code  |  |

**Instructions:** Enter all dates as YYYYMMDD. Submit monthly, no later than five (5) days following the end of each month. Continue reporting until you have reported to SFDMS that the account is current or closed.

- 5. Mortgage Status:** enter a 2-letter code.  
 NS = servicing mortgagee Name change  
 AS = servicing mortgagee Address change  
 BS = servicing mortgagee Name & Address change  
 NC = no change
- Account in Foreclosure (AF):**  
 68 = First Legal Action to Commence Foreclosure  
 1A = Foreclosure Sale Held  
 1G = Eviction Completed  
 77 = Foreclosure Deed Recorded
- Servicing Transferred (AS):**  
 22 = Servicing Transferred or Sold to Another Mortgagee
- Account Cancel (AC):**  
 25 = Cancel last code reported
- 16a. Delinquency/Default Status (DDS) Codes:**  
 The following groups require additional reporting:  
 AD, AI, AL, AF and AB.
- General Account Delinquency (AD):**  
 42 = Delinquent  
 24 = Government Seizure  
 31 = Probate  
 32 = Military Indulgence  
 34 = Natural Disaster  
 AS = HUD FC Moratorium
- Delinquency Workouts (AL):**  
 09 = Special Forbearance  
 10 = Partial Claim Started  
 12 = Repayment  
 15 = Preforeclosure Acceptance Plan Available  
 26 = Refinance Started  
 28 = Modification Started  
 3B = Prequalified for 601  
 44 = Deed-in-Lieu Started
- Ineligible for Loss Mitigation (AI):**  
 AO = Ineligible for Loss Mitigation
- Account in Bankruptcy (AB):**  
 65 = Chapter 7 Bankruptcy  
 66 = Chapter 11 Bankruptcy  
 67 = Chapter 13 Bankruptcy  
 59 = Chapter 12 Bankruptcy  
 69 = Bankruptcy Plan Confirmed  
 76 = Bankruptcy Court Clearance Obtained
- Account Reinstated (AR):**  
 20 = Reinstated by Mortgagor w/o LM Claim  
 21 = Reinstated by Assumptor  
 98 = Reinstated after Loss Mitigation Intervention
- Claim Termination of Insurance (CT):**  
 17 = Pre-Foreclosure Sale Completed  
 46 = Property Conveyed to Insurer  
 47 = Deed-in-Lieu Completed & Property Conveyed  
 48 = Claim without Conveyance of Title  
 49 = Assignment Completed
- Non-Claim Termination of Insurance (NC):**  
 13 = Paid in Full  
 29 = Charge-off  
 30 = Third Party Sale  
 73 = Property Redeemed
- 20. Delinquency/Default Reason (DDR) Codes:**  
 001 = Death of Principle Mortgagor  
 002 = Illness of Principle Mortgagor  
 003 = Illness of Mortgagor's Family Member  
 004 = Death of Mortgagor's Family Member  
 005 = Marital Difficulties  
 006 = Curtailment of Income  
 007 = Excessive Obligations - Same Income, including Habitual Nonpayment of Debts  
 008 = Abandonment of Property  
 009 = Distant Employment Transfer  
 010 = Neighborhood Problem  
 011 = Property Problem  
 012 = Inability to Sell Property  
 013 = Inability to Rent Property  
 014 = Military Service  
 015 = Other  
 016 = Unemployment  
 017 = Business Failure  
 019 = Casualty Loss  
 022 = Energy-Environment Cost  
 023 = Servicing Problems  
 026 = Payment Adjustment  
 027 = Payment Dispute  
 029 = Transfer of Ownership Pending  
 030 = Fraud  
 031 = Unable to Contact Borrower  
 INC = Incarceration

The Department of Housing and Urban Development (HUD) is authorized to collect this information by 12 USC 1709, 1715b, and 24 CFR 203.332. The information you provide will enable HUD to determine the potential risk to HUD's insurance fund. It will be used to evaluate mortgagee's servicing practices, monitor default and foreclosure rates, and for accounts 90 or more days delinquent, will be furnished to HUD's Credit Alert Interactive Voice Response System (CAIVRS). HUD may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not be otherwise disclosed or released outside of HUD, except as required and permitted by law.

You must provide all of the information requested in this report. Failure to provide any of the information can result in the assessment of civil money penalties and in the curtailment of interest on claims form insurance benefits.

Public reporting burden for this collection of information is estimated to range from 1.5 hour to 3.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.